

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	:
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John Gavan et al.	: Confirmation No.: Not Assigned
	:
Serial No.: Not Assigned	: Group Art Unit: Not Assigned
	:
Filed: July 24, 2003	: Examiner: Not Assigned
For: System and Method for Detecting and Managing Fraud	

**PRELIMINARY AMENDMENT**

Commissioner for Patents  
Washington, DC 20231

Sir:

Prior to examination of the above-noted application, please amend the application as follows.

**In the Specification:**

On page 1, line 13, please insert the following:

--This application is a continuation of U.S. Patent Application 08/928,851 filed September 12, 1997, entitled "System and Method for Detecting and Managing Fraud", which is a continuation of U.S. Patent Application 08/426, 256 filed April 21, 1995, now U.S. Patent 5,854,834, issued December 29, 1998, entitled "Network Information Concentrator" has a common assignee and inventorship to the present application, and the above noted patent application, is incorporated by reference in its entirety.--.